TO DRAUGHTSMEN AND CIVIL ENGINEERS.

H. MORRELL, BLACK LEAD PENCIL MANUFACTURER, No. 149, Fleet-street, London.

These Pencils are prepared in various degrees of hardness and shades.

H H H B for drawing on wood.	F F light and shading.
H H B for architectural use.	F for general use.
H B for engineering.	B black for shading.
H for sketching.	B B ditto ditto.
H B hard and black for drawing.	B B B ditto ditto.
M medium.	

Sold by all the principal Stationers in town or country.

TO BUILDERS.

A SOLICITOR, having a large amount of capital at command, would be willing to assist any respectable builder with money. Reference required.—Apply, by letter, to, K. W. care of Mr. C. Mitchell, Newspaper Press Directory Office, Red Lion-court, Fleet-street.

LOANS.—Persons desirous of obtaining ADVANCES from 50l. to 500l. upon approved personal security, repayable by easy instalments, extending over a lengthened period, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES.—Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post. Note.—Four new classes are now in course of formation for London, and will immediately commence operations.

MONEY ON LOAN, at 3l. per Cent. per Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the Trust Moneys to poor occupiers or traders resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent Garden. The amount of each loan is not to exceed 100l. is to bear interest after the rate of 3l. per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.

By order, EDWARD S. STEPHENSON,
Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in one clear week at the least before the first day of the month.—The election must be unexceptionable.

GUARANTEE of RENTS.—TO LANDLORDS, OWNERS of PROPERTY, TRUSTEES, and OTHERS.—Owners of Property can have their Rents and Incomes guaranteed to them on a day certain, whether the same shall then have been collected or not; or a certain income from property for a fixed period, whether wholly occupied or not.

Rents collected without guarantee, the amount being paid over immediately it is collected.

Owners of property travelling or residing abroad, or in the country, can have the amounts of their rents remitted to them, or paid to their bankers, or other direction; thus enabling them to draw upon their accounts without fear of disappointment.

Particulars and forms of proposal to be obtained at the office of THE RENT GUARANTEE SOCIETY, 8, Charlotte-row, Mansion-house, London.

Rates of commission are moderate.

No charge made for policies or preliminary expenses of any kind.

FREDERICK TWYNAM, Resident Director.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION.
7, St. Martin's-place, Trafalgar-square, London.
Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to seekings securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realizing the highest rate of interest yielded by first-class securities, in which alone the money deposited with the Association is employed.

Interest payable in January and July.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

FOR SECURING LOANS OR DEBTS.

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will protect the Interest of the Policy-holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE.

Assurances may be effected from 50l. to 10,000l. on a Single Life.
Entire profits belong to the Assured, and divided annually.
Credit for half the amount of the first five annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular Individual, or as a resource against the contingencies of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Office of the Association, or to the respective Agents, throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

THE SOUTH DEVON HAYTOR GRANITE COMPANY. Conducted on the Cost-book principle. Capital, 25,000l. in shares of 1l. each.

COMMITTEE OF MANAGEMENT.
Henry Hoppe, esq. Mincing-lane, Cornhill, London.
James Reid, esq. 7, Gresham-street.
William Henry Keough, esq. 4, New Boswell-court, Lincoln's-inn.
John Smith, esq. 8, Bow-churchyard.
William Sewell, esq. 17, Gresham-street.
George Shaw, esq. 69, Lombard-street.
James Trocott, esq. 1, Three King-court, Lombard-street.
Thomas Carlisle, esq. Victoria-terrace, Upton-park, Slough.

BANKERS.
Messrs. Martin, Stone, and Co. 68, Lombard-street, London.
Messrs. Watts and Co. Newton Abbott, Devon.

SOLICITOR.
Mr. Edward Cazenove, 20, Lothbury.

SECRETARY AND PROMOTER IN LONDON.
James Bartlett Truscott, 1 Three King-court, Lombard-street.

This Company is formed for the purpose of working the "Haytor Quarries," situate on Haytor Down, about a ven miles from Newton Abbott, in South Devon. The quarries, which comprise ten of the largest in England, extend over 600 acres of land, out of which only 50 acres have been worked, and are held under lease from his Grace the Duke of Somerset, at the rent of 200l. per annum, free from all royalty.

Applications for prospectuses, with directors' report, and full particulars to be made to Mr. EDWARD CAZENOVE, 20, Lothbury; or at the Offices of the Company, No. 1, Three King-court, Lombard-street.

INDISPUTABLE LIFE POLICY COMPANY,
72, Lombard-street, and 24, Connaught-terrace.

TRUSTEES.
Richard Malins, esq. Q.C. M.P. | Richard Spooner, esq. M.P.
J. Campbell Heaton, esq. | James Fuller Maden, esq.
William Wetherfordr, esq.

Whether as Family Provisions, or to be used for Loans and other pecuniary transactions, Indisputable Policies are the only certain and available Life Assurance Securities.

ALEX. ROBERTSON, Manager.

CALEDONIAN INSURANCE COMPANY.
Established 1836.
London Offices 37, Moorgate-street.
Directors.—John Mannie, esq. Chairman.
John Charles Coupbeare, esq. | Joseph Dowson, esq.
John Easley Cook, esq. | George Scammell, esq.

The number of Policies issued annually has been nearly trebled during the last six years.

Five-sixths of the profits are divided amongst the assured. At the last Septennial Division a Bonus, amounting in many cases to half the premiums paid, was declared.

Policies may be made indisputable after five years.

Prospectuses, &c. forwarded, on application to

EDWARD F. SEALY, Manager.

MERCHANT'S & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

TRUSTEES.
Jeffery Smith, esq. | David Ferguson, esq.
Thomas How, esq.

ADVANTAGES OFFERED BY THIS SOCIETY.
Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers who find it inconvenient, to pay their premiums as they fall due, may have credit on application to the board.

Loans granted on personal and other securities, in connection with life assurance.

BONUS.

The following table shows the Bonuses declared on Policies effected with this Society prior to 10th March last:—

No of premium.	Age when assured.	Annual premium.	Sum assured.	Bonus added.	Amount now assured.
		£ s. d.	£	£ s. d.	£ s. d.
3	51	40 10 0	1,000	34 13 0	1,034 13 0
4	60	33 19 2	1,000	65 0 0	1,065 0 0
8	30	24 15 0	1,000	43 14 5	1,043 14 5

GEORGE THOMSON, Manager.
5, Chatham-pl. Blackfriars. THOS. MUSGRAVE, Secretary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 500,000l.

TRUSTEES.
Ralph Creyke, esq. Rawcliffe Hall.
John Swann, esq. Askham.
Leonard Thompson, esq. Sheriff Hutton Park.
BANKERS.—Messrs. Swann, Clough, and Co. York.
ACTUARY AND SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for insuring 100l.

Age next birthday.	A MALE.	A FEMALE.	Age next birthday.	A MALE.	A FEMALE.
	Whole Life Premiums.			Whole Life Premiums.	
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
10	1 7 6	1 3 4	46	3 11 6	3 3 9
13	1 9 3	1 7 0	50	4 1 9	3 13 3
16	1 11 3	1 9 10	53	4 11 6	4 9 6
20	1 14 4	1 11 6	56	5 6 0	4 14 0
23	1 17 6	1 13 6	60	6 0 0	5 18 6
26	2 0 3	1 16 9	63	7 6 0	6 8 6
*30	2 3 0	1 19 3	66	8 4 0	7 10 6
33	2 6 6	2 2 0	70	10 0 0	8 7 6
36	2 13 0	2 6 6	73	11 10 0	11 9 6
40	2 19 9	2 13 0	76		13 1 9
43	3 5 3	2 17 2	80		15 15 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 23l. 10s.; and a lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agent for London, Mr. THOMAS S. NOBLE, Solicitor, 5, St. John-street, Bedford-row.

Agents are wanted in those towns where no appointments have been made. Applications to be made to

Mr. W. L. NEWMAN, Actuary and Secretary, York.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

ADVANTAGES OFFERED.

EXTENSION OF LIMITS OF RESIDENCE.—The assured may reside in most parts of the world, without extra charge, and in all parts by payment of a small extra premium.

MUTUAL SYSTEM WITHOUT THE RISK OF PARTNERSHIP.

The small share of Profit divisible in future among the Shareholders being now provided for, without intrenching on the amount made by the regular business, the Assured will hereafter derive all the benefits obtainable from a Mutual Office, with at the same time, complete freedom from liability, secured by means of an ample Proprietary Capital—thus combining in the same office all the advantages of both systems.

The Assurance Fund already invested amounts to 635,000l. and the Income exceeds 120,000l. per annum.

CREDIT SYSTEM.—On Policies for the whole of Life, one half of the Annual Premiums for the first five years may remain on credit, and may either continue as a debt on the Policy, or may be paid off at any time.

LOANS.—Loans are advanced on Policies which have been in existence five years and upwards, to the extent of nine-tenths of their value.

BONUSES.—Five Bonuses have been declared; at the last in January 1848, the sum of 157,184l. was added to the Policies producing a Bonus varying with the different ages from 24l. to 35l. per cent. on the Premiums paid during the five years.

PARTICIPATION IN PROFITS.—Policies participate in the Profits in proportion to the number and amount of the Premiums paid between every division, so that if only one year's Premium be received prior to the books being closed for any division, the Policy on which it was paid will obtain its due share. The books close for the next division on 20th June, 1853, therefore those who effect Policies before the 20th June next, will be entitled to one year's additional share of Profits over later assurers.

APPLICATION OF BONUSES.—The next and future Bonuses may be either received in cash, or applied at the option of the assured in any other way.

NON PARTICIPATING.—Assurances may be effected for a Fixed Sum at considerably reduced rates and the Premiums for Term Policies are lower than at most other Safe offices.

PROMPT SETTLEMENT OF CLAIMS.—Claims paid thirty days after proof of death, and all Policies are *indisputable* except in cases of fraud.

INVALID LIVES may be assured at rates proportioned to the increased risk.

POLICIES are granted on the lives of persons in any station, and of every age, and for any sum on one life, from 50l. to 10,000l.

PREMIUMS may be paid yearly, half-yearly, or quarterly; but if a payment be omitted from any cause, the Policy can be revived within fourteen months.

The Accounts and Balance Sheets are at all times open to the inspection of the Assured, or of persons desirous to assure.

A copy of the last Report, with a Prospectus and Forms of Proposal, can be obtained of any of the Society's Agents, or will be forwarded free by addressing a line to

GEORGE H. PINCKARD, Resident Secretary.

99, Great Russell-street, Bloomsbury, London.

PUTNEY BRIDGE and PIER COMPANY.
(Registered provisionally.)
Capital 60,000l. in 3,000 Shares of 20l. each.
Deposit 1l. per Share, and no further Call until the Act of Parliament be obtained.

PROVISIONAL DIRECTORS.
Wilford George Brett, Esq. Governor of the Chelsea Waterworks Company.
Anthony F. Bainbridge, esq. Putney.
Francis Longman, esq. Putney.
Captain F. A. Griffiths, R.A. Putney.
George Moore, esq. Putney.
(With power to add to their number.)

CONSULTING ENGINEER.
James Simpson, esq. C.E. F.R.S.

ENGINEER.
Samuel Clegg, jun. M. Inst. C.E. F.G.S.

SOLICITORS.
Messrs. Few and Co.

BANKERS.
The Commercial Bank of London, 9, Henrietta-street, Covent-garden.

SECRETARY.
Augustus Griffiths, esq.

The inconvenient position and dangerous state of the present Bridge, the high tolls, the occasional impassibility of passage during high tides, and the serious impediment and danger which it offers to navigation, have been such as to render imperative the erection of a better structure. The solidity of the structure will be such as to render the tolls received a permanent, unfailing and gradually-increasing source of dividend, which will also be further augmented by the annual receipt of a considerable rent from the Chelsea Waterworks Company, for the right to carry their mains over the Thames by means of the new bridge.

It is proposed also to build a landing pier for steam-boat passengers at one of the piers of the centre arch of the bridge, and thereby constitute a further source of revenue.

The project of an improved bridge receives, as might be expected, the cordial sanction and support of the Navigation Committee of the Port of London; and in the immediate neighbourhood the approbation of the project is universal, and the accommodation earnestly desired.

The capital required for the building, purchase of land, approaches, and compensation, is estimated at 60,000l. which sum is proposed to raise in the manner above stated.

The annual revenue has been calculated as follows:—

Traffic, based upon the income derived from the present bridge, and after allowing for reduction of tolls	£ [illegible]
Additional receipts, in consequence of reduction of tolls	[illegible]
The acquisition of omnibus and increased carriage traffic	[illegible]
Steam-boat pier	[illegible]
Rent for wayleave for the mains of the Chelsea Waterworks Company	[illegible]
	£ [illegible]

Applications for shares and prospectuses may be made to the Secretary, 11, Buckingham-street, Adelphi.

THE PERMANENT WAY COMPANY beg to call the attention of Boards of Directors, Engineers and others interested in railways already made, to the important advantages obtained by FISH-JOINTING the RAILS, as exhibited by the annexed extract from the Report of the Directors of the Eastern Counties Railway to the half-yearly meeting of shareholders, held on the 20th August. This invention not only saves large current expense in keeping up the permanent way but by its causing engines and carriages to run more smoothly, decreases the wear and tear of both the rails and rolling stock, and also greatly to the comfort and security of the passengers. The PATENT FISH JOINTS have been largely adopted by the engineers of the following railways in this country and abroad:—

Eastern Counties Railway.
East Indian.
Edinburgh and Glasgow.
Egyptian.
London, Brighton, and South Coast.
London and North-Western.
Midland.
Montpelier.
North and South Western Junction.
Waterford and Limerick.
York and North Midland.
York, Newcastle, and Berwick.

And are also in course of adoption on many other railways.

Extract from the Report of the Directors of the Eastern Counties Railway to the half-yearly Meeting of Shareholders, held on the 20th August.

"The system of fish jointing has hitherto fully borne out Mr. Ashcroft's reports, as giving a smoother road, with less wear and tear to the rolling stock, and at a much reduced expenditure in maintenance."

For lines not yet furnished with rails, the company draw attention to W. H. BARLOW'S PATENT RAIL, as by its adoption the permanent way may be constructed at the lowest rate per mile, and with greater durability than by any other known system. These rails have been largely adopted by the engineers of the following:—

Dublin and Belfast Railway.
Great Western.
Hereford, Ross, and Gloucester.
Midland.
Midland Great Western (Ireland).
Northern Railway of France.
Newport and Abergavenny.
South Wales.
St. Germains and Versailles.
West Cornwall.

Testimonial from G. W. Hemans, esq. C.E. to Peter Barlow, esq. C.E.

"Dublin, 22nd September, 1851.

"Dear Sir,—In reply to your inquiry, whether I find fault with the wide iron rail permanent way on account of hardness, I beg to say, that although of course not as soft to the ear and feel as the rest of this line, which is laid on longitudinal timber, I do not consider it unpleasantly hard. The motion is very steady upon it, and the hammering noise of the wheels much diminished. It is as simple, cheap to lay, and economical to maintain or renew, that I disregard the slight hardness, and mean to recommend the kind of permanent way always in future, provided I am not disappointed in the durability of the riveted joints.

"Yours very truly,

(Signed) "GEO. W. HEMANS, Chief Engineer."

THE PATENT CAST-IRON SLEEPERS of Mr. P. W. Barlow are adapted to double-headed rails of any pattern, and supersede or replace wooden sleepers. They are adopted on the

Londonderry and Coleraine.
East Indian.
Midland.
East Lancashire.
Londonderry and Enniskillen.

and several other lines.

Extract from the Directors' report to the last half-yearly meeting of the Londonderry and Enniskillen Railway.

"The trial afforded by six additional months' working has confirmed your directors in the favourable opinion expressed by them in assuming the Cast-iron Road of Mr. Peter W. Barlow.

"It has fully answered the expectations formed of it, and there can now be no doubt that its adoption, coupled with the lessened wear and tear from the use of light engines, will effect a material saving in the maintenance of permanent way.

The Permanent Way Company confines itself entirely to the granting licences to use their various patents, which is done upon very moderate terms.

These several systems have been adopted hitherto to an extent of upwards of 600 miles on the above-mentioned railways.

Every information may be obtained by applying to CHARLES MAY, C.E. 3, Great George-street, Westminster; or to WILLIAM HOWDEN, Secretary, 28, Great George-street.

TARPAULINS FOR COVERING ROOFS during Repairs, SCAFFOLD CORD and every description of ROPE, used by Builders upon the lowest terms. Marquises and temporary Awnings on sale or hire. Orders per post receive the most prompt attention.—WILLIAM PIGGOTT, 115, Fore-street, City, Manufacturer, by appointment, to her Majesty's Honourable Board of Ordnance.

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